

1 In closing, I'd like to thank the
2 Commission for the time allowed to convey my thoughts.
3 I hope my information has been of some assistance.
4 I'll be glad to answer any questions.

5 CHAIRMAN JAMES: Thank you, Captain
6 Andrews.

7 Commissioner Bible?

8 COMMISSIONER BIBLE: The previous testifier
9 indicated that in 1995 437 juveniles were taken into
10 custody, I assume that was by your department. What
11 happens to those individuals as they get processed
12 through the justice system?

13 CAPTAIN ANDREWS: At this time, I cannot
14 give you an accurate answer. I will refer with our
15 juvenile captain and forward you a report.

16 COMMISSIONER BIBLE: Thank you.

17 CHAIRMAN JAMES: Any additional questions?

18 Again, thank you so much for taking time
19 away from your duties today to be here with us.

20 Our final presenter is Stephen Simurda, got
21 it, Simurda, with the United States Gambling Research
22 Institute.

1 Welcome, Mr. Simurda.

2 MR. SIMURDA: Thank you.

3 I want to thank the Commission for inviting
4 me to come here, and I want to thank both the
5 Commission and its staff for the important work that
6 they are doing, and will be doing over the next
7 several months. I don't envy you your task.

8 I want to explain briefly why I'm here and
9 what I want to share with the Commission. I'm going
10 to even try to take less than 15 minutes to do it, and
11 I suspect I'll say some things that you haven't heard
12 already.

13 I'm a journalist by training. I've worked
14 for a number of newspapers, I last worked for the
15 Associated Press. I specialize in writing about
16 business and economic issues. For the past 12 years,
17 I've been a freelance journalist writing for
18 newspapers and magazines. I also teach journalism at
19 the University of Massachusetts at Amherst.

20 Four or five years ago, I wrote an article
21 for a magazine called The Columbia Journalism Review,
22 about press coverage of the boom in legalized

1 gambling, and, particularly, casino gambling in this
2 country. The Columbia Journalism Review, for those of
3 you that don't know, is a magazine read by journalists
4 so that we can try to understand why everybody hates
5 us.

6 A funny thing happened to me during the
7 course of --

8 COMMISSIONER BIBLE: You don't need a study
9 for that.

10 MR. SIMURDA: -- a funny thing happened to
11 me as I got involved in the issue, I became fascinated
12 with the way in which legalized gambling and casino
13 gambling was being brought to America, the way the
14 public debate was playing out, and the way the media
15 was involved in that.

16 What concerned me was that in many
17 communities casino gambling was being presented as the
18 lynch pin of an economic development strategy. Yet,
19 that was being done without the benefit of the type of
20 cost benefit analysis that would typically coincide
21 with a real economic development strategy, in other
22 words, the good things were being presented and

1 highlighted, and the impacts or costs often there was
2 no one to talk about them.

3 In addition, very often new legalized
4 gambling options were being proposed in communities
5 like Atlantic City in the late 1970s that were
6 economically very depressed, they were communities
7 that were desperate, they were communities that had no
8 hope of other forms of economic development, and the
9 debate, as I say, was often one sided.

10 Add to this the fact that the people who
11 questioned or opposed gambling often did so on moral
12 grounds, they were religious people who thought that
13 gambling was just simply wrong, but that their
14 arguments were easily marginalized because they were
15 just opposed to gambling. And, that doesn't really go
16 very far when large numbers of people are out of work
17 in your community.

18 What really bothered me, though, was that
19 there was no group or constituency that could stand
20 apart from both gambling's promoters and its moral
21 opponents and try to explain for people what was
22 really going on.

1 CHAIRMAN JAMES: So, we are necessary as a
2 Commission.

3 MR. SIMURDA: You have a purpose.

4 And, there was certainly no group that
5 could evaluate and talk about the full range of
6 impacts for people and not have a vested interest in
7 the outcome.

8 So, together with my college, Robert
9 Goodman, who some of you may know of, we decided to
10 try and create an entity that could that. Professor
11 Goodman, as you may know, is the author of a book
12 called "The Luck Business," as well as a study for the
13 Ford Foundation on the impact of legalized gambling
14 in America, and we decided about a year ago to create
15 something called the United States Gambling Research
16 Institute, of which I am the Associate Director.

17 We were fortunate enough to receive initial
18 modest funding from the John D. and Kathryn T.
19 MacArthur Foundation of Chicago, and we've tried,
20 continued to try to provide some balance to the debate
21 by disseminating information and conducting research,
22 when we can get funding.

1 We are not anti-gambling, although, I think
2 the industry sees us that way. I gamble, I love a
3 good poker game, low stakes. I don't have the stomach
4 for it. But, by necessity, we found that the need to
5 look at the economic and social costs of gambling was
6 crucial to providing balance to the debate over casino
7 gambling. The gambling industry, and not just the
8 casino industry, is very capable of explaining the
9 benefits of gambling. We try to look at the balancing
10 factors, if you will, and I suspect that's why the
11 industry tends to see us as anti-gambling.

12 On to Atlantic City. I was living in New
13 Jersey when casino gambling was approved here in the
14 late 1970s. My family still lives here. My parents
15 own a house about an hour north of here, it's for sale
16 if anybody is interested. When casinos were approved
17 in Atlantic City, the promise was that this blighted
18 community would be revitalized, transformed.

19 Nearly 20 years later, Atlantic City has
20 not been transformed, but it has been helped a great
21 deal. It's been altered, but it hasn't been
22 transformed. Unemployment in the city is still about

1 15 percent, and if you spent time looking around
2 yesterday you no doubt noticed that this has yet to
3 become an urban show place, but it is a heck of a lot
4 better than it was 20 years ago.

5 A couple of the social costs of legalized
6 gambling in Atlantic City have been documented in
7 recent research that has been referred to but not
8 highlighted to the Commissioners, and I hope you are
9 aware of them. One study was one that was done at the
10 University of California at San Diego on suicide rates
11 and gambling, in gambling cities, such as Las Vegas
12 and Atlantic City, and this study basically found that
13 suicide rates in Atlantic City were abnormally high
14 and affected both residents of Atlantic City and
15 visitors to Atlantic City.

16 COMMISSIONER BIBLE: That's a per capital
17 measurement that's been adjusted for visitor influx?

18 MR. SIMURDA: I'm going to give Tim Kelly,
19 your Research Director, the Web site where he can
20 access the full study for you.

21 COMMISSIONER BIBLE: But, to your
22 knowledge, I mean, has it been adjusted for

1 population, because don't you have like 35 million
2 visitors a year, which is about 100,000 people a day?

3 MR. SIMURDA: I'm sorry to say that I
4 cannot answer that question.

5 COMMISSIONER BIBLE: I see.

6 MR. SIMURDA: But, I know the researcher
7 who did it took that into account, but, Tim, I'll make
8 sure you have that.

9 Another study on personal bankruptcies that
10 Mr. O'Connor just referred to found that personal
11 bankruptcies in Atlantic City were 71 percent higher,
12 and this is that study, I can make a copy available to
13 Tim, and also that rates were not only 71 percent
14 higher than the state average in Atlantic City, but
15 that the closer you get to Atlantic City the higher
16 the bankruptcy rate. That was a kind of interesting
17 finding.

18 Crime is another issue that is very
19 problematic in trying to evaluate. A couple of the
20 people earlier today touched upon this. When you try
21 to -- the research that exists on a relationship
22 between gambling and crime is kind of all over the

1 map. Doctor Reuter, the consultant to the Commission,
2 I think said it best, he did a recent study of the
3 existing research, and more or less concluded, I'm
4 paraphrasing, that existing research could not yet
5 determine whether there is a relationship between
6 gambling and an increase in crime, but that further
7 research was needed, because there had been
8 indications both ways.

9 I will tell you that I've spoken with
10 police officials in other communities who say that
11 they've seen crime go down because they've been able
12 to hire so many more police officers, so that --

13 COMMISSIONER BIBLE: Were you here
14 yesterday for the Attorney General's testimony?

15 MR. SIMURDA: I was here yesterday.

16 COMMISSIONER BIBLE: Because I believe he
17 indicated that crime in New Jersey had decreased, not
18 only at a real rate, but also -- well, on a per capita
19 adjusted rate and a regular per capita rate.

20 MR. SIMURDA: In the entire state or in
21 Atlantic City?

22 COMMISSIONER BIBLE: Both.

1 MR. SIMURDA: And, that's why I say, that
2 often does happen, because communities are able to put
3 more resources into police enforcement and protection,
4 and people -- it will get put to work. So, that's why
5 I say, it's very conflicting as to what effect
6 gambling has on crime. The research is all over the
7 map, and there has not --

8 COMMISSIONER BIBLE: Well, the data he was
9 talking about seemingly suggested that the crime rate
10 had gone down.

11 MR. SIMURDA: That may be, as I say, in
12 Biloxi, for instance, the police chief said to me that
13 he feels that in many categories of crime the rates have gone
14 down as well, because they have three times as many
15 police officers in the city as they had before the
16 introduction of casinos.

17 So, as I say, Doctor Reuter's conclusion in
18 a study last year was that more study is needed
19 because it's problematic.

20 In addition, uniform crime rates, it's very
21 difficult to gauge the effects in any changes in white
22 collar crime from uniform crime rates, and that's

1 problematic because as many people will tell you in
2 the world of problem gambling, the kind of crimes that
3 are committed by people who have problems with
4 gambling are often white collar crimes, embezzlement,
5 fraud, et cetera.

6 Anyway, a year or so ago, we were asked by
7 a pastor from a Presbyterian Church in the Atlantic
8 City area, in Brigantine, a man named John Scotland,
9 who you heard from yesterday during the public
10 testimony, to conduct a study of parishioners of
11 Presbyterian churches in the Atlantic City area, two
12 churches in Atlantic City and two right outside of the
13 city, to see what these members were --

14 COMMISSIONER LANNI: Excuse me, when you
15 say just outside the city, what do you mean, just
16 outside the city?

17 MR. SIMURDA: Brigantine.

18 COMMISSIONER LANNI: Brigantine.

19 MR. SIMURDA: And, Pleasantville.

20 COMMISSIONER LANNI: Okay.

21 MR. SIMURDA: In Atlantic County.

22 COMMISSIONER LANNI: Right.

1 MR. SIMURDA: To see what these people
2 thought of casino gambling and what their
3 participation in the industry was.

4 We conducted that study over the past
5 several months, and our report was released this week,
6 and I believe you've all been given a copy of this.

7 COMMISSIONER LANNI: We were just handed a
8 copy, yes.

9 MR. SIMURDA: Okay, all right.

10 I'm going to give you a quick and dirty
11 version of the highlights, and I'm going to also get
12 up and use this.

13 COMMISSIONER LANNI: Okay.

14 MR. SIMURDA: We surveyed 331 people,
15 excuse me, 331 people responded to the survey.

16 COMMISSIONER LANNI: I think you referred
17 to them as adult church members, correct?

18 MR. SIMURDA: Adult church members.

19 COMMISSIONER LANNI: Or, just Presbyterian
20 churches.

21 MR. SIMURDA: Adult church members. There
22 were another nine youths who responded to a separate

1 survey.

2 And, we found that 58 percent of our survey
3 sample said casino gambling is good for Atlantic City,
4 compared to, I think, 34 percent who said it's been
5 bad for Atlantic City.

6 But, after that, we found a great deal of
7 ambivalence among the people that we surveyed about
8 the effect of casino gambling, and I'm going to run
9 through this very quickly.

10 We spared no expense to bring a multi-media
11 presentation here, it's in full color, I'm sorry the
12 audience can't see it. We asked people if they could
13 choose whether they like in Atlantic City more
14 casinos, fewer casinos or no casinos, and, as you
15 know, there's a proposal to bring more casinos. Only
16 34 percent, one third, said they would like more
17 casinos in Atlantic City, and nearly two thirds, 63
18 percent, said they would like fewer or no casinos.

19 COMMISSIONER LANNI: Mr. Simurda?

20 MR. SIMURDA: Yes.

21 COMMISSIONER LANNI: You know, that kind of
22 reminds me of the way that, you know, they say that

1 figures never lie, but liars figure, and I'm not
2 alleging that you are a liar, but that's a very
3 interesting statistic, because you look at it and you
4 are right, if you look at it, you've got 34 percent
5 say they want more casinos, three the same, 26 percent
6 no casinos, fewer casinos 37 percent.

7 Now, again, I am an advocate, I have
8 announced that I'm an advocate, I might look at that
9 and say, you know, only 26 percent of the people don't
10 want casinos who are members of this Presbyterian.
11 You know, you can take a look at these very
12 differently.

13 MR. SIMURDA: Absolutely.

14 COMMISSIONER LANNI: And, I appreciate that
15 you, being an advocate for whatever, or not being an
16 advocate, are looking at it differently than I might
17 look at it.

18 CHAIRMAN JAMES: Why don't we let him get
19 through the presentation. I'm sure there are going to
20 be lots of questions. Well, hopefully, there won't be
21 lots, but --

22 COMMISSIONER LANNI: Hopefully, he won't

1 raise them then.

2 CHAIRMAN JAMES: Well, let's let him get
3 through his presentation. We'll have questions at the
4 end.

5 COMMISSIONER LANNI: Thank you, Madam
6 Chair.

7 MR. SIMURDA: When asked what things casino
8 gambling has brought to Atlantic City, again, this
9 ambivalence was clear. The largest number of people,
10 the yellow, by the way, are the positive attributes,
11 and the pink are the negative attributes, people said
12 overwhelmingly, 90 percent, that casinos have brought
13 more jobs to Atlantic City.

14 But, the next three highest responses were,
15 in order, 75 percent said it's increased problem
16 gambling, 67 percent said it's increased social
17 problems, and 62 percent said it's increased crime.
18 Now, these are perceptions, these are people's
19 perceptions only.

20 One odd statistic, only 23 percent of the
21 people said casinos have improved the quality of life
22 in the Atlantic City area. I was surprised by that.

1 Another interesting question was on
2 expectations, what people expected from casino
3 gambling. Fifty-eight percent said they expected a
4 good effect, compared to 22-1/2 percent who expected
5 a bad effect and, by the way, the vast majority of
6 these people have lived in Atlantic City more than 20
7 years.

8 But, when we asked them if it's been better
9 or worse than they expected, about half said it's
10 about the same, it was about the same. Of those who
11 felt it was better or worse, almost twice as many felt
12 that it's been worse than they expected. Again, these
13 are just people's perceptions. I'm not placing a
14 value, I'm just telling you what people said.

15 I could go into more detail on the research
16 but I won't because you have the report. I encourage
17 you to look particularly at the personal profiles,
18 where I interviewed six people who have had long-
19 standing connections to the casino industry here and
20 who spoke to me anonymously, particularly, because,
21 remember the guy who spoke last night and said some
22 critical things about his job, he was the only union

1 member here who said critical things?

2 Before current and former casino employees
3 I spoke to all said much more of the kind of things
4 that he said than the other things that I've heard
5 here, and as I was leaving yesterday, and I'd like to
6 read that, one of them is a member of Local 54, the
7 others aren't, as I was leaving I wanted to shake his
8 hand for his courage because his job had been
9 threatened if he spoke here, and just tell him that I
10 thought that was a brave thing to do. And, as we were
11 chatting, members of his union local came up to him
12 and thanked him for what he said.

13 I asked them about it, and they said, well,
14 there was a somewhat choreographed effort to make sure
15 that dissenting opinions were not necessarily
16 presented here today, and, you know, we were just glad
17 that he did. Okay.

18 I guess I'll stop there.

19 SENATOR GORMLEY: I had three minutes left.

20 Okay, if I may exercise it?

21 CHAIRMAN JAMES: Okay, you don't have to
22 barter for time at all, Senator, we would be happy to

1 grant you additional time to talk.

2 What I'm going to do at this point, though,
3 is wrap up and let the commissioners ask questions
4 that they may have of Mr. Simurda, and then, Senator,
5 I would be happy to go back and you may take three or
6 as many as you need to wrap up what you'd like to say.

7 SENATOR GORMLEY: It will be short.

8 CHAIRMAN JAMES: Commissioner Lanni.

9 COMMISSIONER LANNI: The funding for this
10 particular Presbyterian three tripartite, I guess,
11 three parishes, Presbyterian churches.

12 MR. SIMURDA: Four.

13 COMMISSIONER LANNI: Four, how was that
14 funded?

15 MR. SIMURDA: It was funded -- John can
16 speak more to that, it was funded from a combination
17 of local and national Presbyterian church funds, also
18 local.

19 COMMISSIONER LANNI: Is your thought to do
20 other churches, maybe Jewish synagogues and Roman
21 Catholic churches, it would be kind of interesting to
22 see the difference. My wife is a Presbyterian, she'll

1 be very pleased with this, but as a Roman Catholic I
2 suspect that we would have a higher prevalence -- and
3 I don't find that to be an addiction by the way.

4 MR. SIMURDA: As a Roman Catholic, I think
5 you are absolutely right, Commissioner.

6 Yes, I would very much like to replicate
7 this study with other church groups.

8 COMMISSIONER BIBLE: Was the purpose of the
9 survey to assist the church in developing a policy
10 approach to gaming?

11 MR. SIMURDA: Exactly. I don't mean to
12 speak for the church leaders, but we've talked about
13 it many times. I think the church pastors were
14 feeling very conflicted about how to minister to their
15 congregations because many people had an economic
16 relationship or personal relationship with the casino
17 industry, yet, official church doctrine tells them
18 that gambling is wrong. And, they wanted to gauge
19 what the relationship, what the interaction between
20 their congregation and the industry was, and how they
21 felt about it, and to see what level of conflict
22 really did exist.

1 CHAIRMAN JAMES: Commissioner Wilhelm.

2 COMMISSIONER WILHELM: I have a comment to
3 make, but it's really addressed to the whole panel,
4 so, perhaps, we could let the Senator finish.

5 CHAIRMAN JAMES: Certainly.

6 COMMISSIONER WILHELM: If that's acceptable
7 to you.

8 CHAIRMAN JAMES: Certainly.

9 Any other questions for Mr. Simurda?

10 COMMISSIONER BIBLE: Perhaps, the Senator,
11 as he makes his remarks, could address the
12 unemployment issue.

13 SENATOR GORMLEY: Thank you.

14 COMMISSIONER BIBLE: The 15 percent, and I
15 did not know any comparable figure in beach
16 communities that are similar to Atlantic City.

17 SENATOR GORMLEY: If I may --

18 COMMISSIONER BIBLE: Perhaps, you could
19 elaborate on that issue, before being a Roman Catholic
20 who attended Southern California, though.

21 SENATOR GORMLEY: Now --

22 COMMISSIONER LANNI: Would you like to

1 relate the score for Commissioner Dobson and I --

2 SENATOR GORMLEY: We won't do that, this
3 gets very bitter, very bitter.

4 COMMISSIONER LANNI: -- for the last three
5 years.

6 SENATOR GORMLEY: First of all, the
7 unemployment was 25 percent when casino gaming passed.
8 Let's look at -- and, I did review the resumes of
9 everybody on the committee, and I found of interest
10 the Chairman's real interest in families, and that's
11 why when I presented those individuals behind me, Mr.
12 Reynolds, from the Department of Social Services of
13 Atlantic County, Mr. May from the community college,
14 and I also talked about the United Way, there are a
15 variety of programs that have really looked at this,
16 and what I don't want to do is say, you know, there's
17 jobs, why don't you just go out and get a job. There
18 are jobs, there's no question about that.

19 There are certain social problems in urban
20 settings, not unique to New Jersey, not unique to
21 Virginia, not unique to California, not unique to
22 Nevada, and those individuals that I introduced,

1 especially Mr. Reynolds, deal with those. And, this
2 is not -- but, they should not be an excuse for not
3 trying to help. I'm not trying to do that.

4 However, there has been a problem with
5 people convicted of crimes who can't be licensed, that
6 has to be dealt with. There has been a problem with
7 addiction, and that has to be dealt with, and we are
8 trying to deal with it. And, quite frankly, there are
9 problems with people who don't have the life skills to
10 keep a job.

11 So, the jobs are available, but within that
12 16 percent, if people really cared, and if they really
13 cared no matter what religion they might be, if they
14 wanted to set up one-to-one mentoring programs, as I
15 discussed, they should do it, and that's why, as I
16 said, you would find that within that 15 percent there
17 were individuals who have problems, and that's not an
18 excuse for not helping them, but they need a Social
19 Service safety net, and we have tried to do that.

20 When I cited to you that Resorts
21 International went door to door in a ward, do you need
22 a job, can you help, we'll mentor you one on one.

1 We'll make sure you show up for work in the morning.

2 When you talk about programs such as We Care that
3 we've had in Atlantic City, why, because there are
4 young children who have children, who don't know what
5 it is to balance a checkbook, who don't know what it
6 is to show up for a job.

7 If any religion wants to spend time or
8 surveys or whatever, and they want to address urban
9 problems, they should really address one-to-one social
10 problems in the urban setting. And, they are being
11 addressed in this area. So, that 15 percent, no one
12 likes it, however, casino gaming has provided at least
13 an opportunity so that we have the programs to provide
14 mentoring in dysfunctional circumstances that are not
15 of the casino's making, because the subsidized housing
16 infrastructure, the welfare problems existed in
17 Atlantic City before this occurred, and the welfare
18 level has gone significantly down.

19 So, that number is absolutely an unfair
20 number to throw out once it be analyzed, and it's an
21 unfair characterization of what the casino industry
22 has done in this area, and how hard they tried,

1 because you want to know something, if you want to
2 take it from a very stone-cold point of view, the
3 casinos want these people to be able to work. We do
4 have a shortage of people to work, so if you want to
5 look at them in the coldest sense of the word, maybe
6 that's why they are trying.

7 But, you know the good news, they are
8 trying to put them to work and they want them to work,
9 and those life skills problems, and the abuse
10 problems, are not unique to New Jersey and not unique
11 to any other urban setting, and I think we are more
12 progressive, try harder, and work more diligently with
13 the corporations, being the casinos in this area, to
14 make a difference, and that's the analysis of why 15
15 percent.

16 CHAIRMAN JAMES: Thank you.

17 SENATOR GORMLEY: I'm done. And, thank you
18 for letting me have my final three minutes.

19 CHAIRMAN JAMES: You did do your homework,
20 didn't you, one to one?

21 SENATOR GORMLEY: We have people behind us.
22 When I brought them up, when you talk with Mr.

1 Reynolds, and you talk to him one on one, what you'd
2 say is, this is a person who cares. When you talk to
3 the United Way, and that 16 percent, and that's why I
4 was so glad when I looked at your resume, at the fact
5 -- because, obviously, you have dealt with those
6 problems. You have dealt with that young child who
7 has a child, who doesn't even know what it is, what's
8 a checkbook? You mean, I have to be there on time?

9 And, what we have seen, and this is not to
10 say --

11 CHAIRMAN JAMES: I didn't mean to get you
12 going.

13 COMMISSIONER LANNI: Apparently, you do
14 that to each other.

15 SENATOR GORMLEY: That was vicious. Now,
16 that is vicious.

17 COMMISSIONER LANNI: No, it was friendly.

18 SENATOR GORMLEY: Oh, yeah, oh, yeah, sure,
19 well, now you've really -- I've got --

20 COMMISSIONER LANNI: There will probably be
21 worse days to come.

22 SENATOR GORMLEY: But, that's why I'm so

1 proud of this region, if I could just come up and say,
2 I could give you the proforma of what you'd expect as
3 maybe your proforma Republican answer is, well,
4 there's jobs there, why don't they just get the jobs.
5 What they have tried to do is get into this on a one-
6 to-one basis with those individuals as no other area
7 in the country, because if I gave that answer you
8 should work me over, say, oh, you have these jobs, why
9 don't they just go get it. They don't want it, fine.

10 But, what we have is, and it's coming out
11 of Washington, there's an awareness now that there
12 isn't going to be an endless stream of money, and that
13 you have to work on a one-to-one basis to make a
14 difference, and that's what's happening here.

15 And, all I invite is to take any other
16 urban center in the country, come and interview these
17 people one on one, talk to them, and see if we're not
18 doing what we're talking about.

19 The problem is, we have a whole generation
20 of people that, unfortunately -- let me give you an
21 example -- there was a young man about 15 years old --

22 COMMISSIONER LANNI: There's --

1 SENATOR GORMLEY: No, no, wait a second,
2 now you started me, young man about 15 years old, you
3 know what I regretted, we didn't have a summer program
4 for that young man. He had a high IQ, would have
5 played major college football, father in Rahway,
6 mother on crack, but we just didn't have enough summer
7 programs for him at the time at the high schools. We
8 lost him, committed a juvenile offense and then
9 committed the other offense. This is not unique to
10 Atlantic City, it is a national problem.

11 And, I'm not saying we've solved it, but if
12 you can point to other corporations in other settings
13 that have gone further or farther to try to address
14 it, I'd like to know what it is, because in 1987,
15 before we had welfare programs, the only industry in
16 the state to volunteer to provide 1,500 jobs to get
17 people off welfare were the casinos in Atlantic City,
18 that served as the model for welfare reform in the
19 state. That's fact.

20 So, maybe we didn't get them all off
21 welfare, but I want to know who did more or who tried
22 harder than this industry in conjunction with these

1 people in Social Services.

2 And, by the way, I want to invite you to a
3 graduation. Our Culinary Institute has graduated
4 1,700 chefs since 1981, and just won a national award
5 in New York as the best culinary institute in the
6 country, and at our graduations you eat better than
7 any other graduation, and I want to invite you to
8 that.

9 CHAIRMAN JAMES: Thank you so much.

10 With that, I want to thank our panel, and
11 see if there are any final questions that any of our
12 commissioners may have, and, again, remind you, if
13 there's some burning question you have you may want to
14 submit it in writing, but, if not -- I'm happy to
15 recognize Commissioner Wilhelm.

16 COMMISSIONER WILHELM: I knew you would be.

17 I've never thought innuendo has any
18 particular place in this kind of discourse, so the
19 only comment I would make with respect to Mr.
20 Simurda's last line of commentary is that, as was
21 indicated in the report given by staff and members of
22 the union earlier today, the union commissioned an

1 outside opinion survey company to survey the
2 membership of Local 54 in a statistically valid
3 telephone poll before preparing its presentation.

4 In my view, there's no inconsistency with
5 the testimony that was given by other members of the
6 union and that which was given by Brother Shuster. We
7 have, unquestionably, problems on the job, but that's
8 part of what the union does. We'd rather have full-
9 time, year-round jobs with benefits, and then be able
10 to argue about the problems on the job, than not have
11 the jobs.

12 I'm sorry Jim Dobson has left, because he
13 made a comment earlier that I wanted to follow up on.
14 Jim, I've gotten over fighting with Jim, because in
15 working with him on the research committee I've
16 discovered, and he's discovered, we agreed on this,
17 that we have a great deal more in common than we
18 originally thought, and agree on a lot more things.

19 But, he suggested that the presentations
20 have been unbalanced here yesterday and today, and I,
21 respectfully, disagree with that. I think that the
22 Chair and the staff have done a good job here, and I

1 really want to commend Senator Gormley and the rest of
2 this panel from New Jersey, as well as others who have
3 both spoken to us and also taken the time to show us
4 your city, I think you've told your story in a
5 tremendous way, and to me it's a bipartisan story,
6 it's a labor/management story, it's a story from all
7 of the parts of your community. And, I think you've
8 been very balanced. I think you've shown us where
9 there are problems.

10 I don't think you've tried to claim somehow
11 Atlantic City is the perfection, but on the other hand
12 I think you've told a great story, and I think you've
13 demonstrated that this city is making enormous
14 progress, and you've all been clear that you are
15 telling your story, and you are not trying to impose
16 your story on somebody else.

17 So, I think you've done a great job at what
18 the Chair invited you to do yesterday morning, all of
19 you. I think the presentations have been very
20 balanced. A good deal of what was said this morning
21 could hardly be, for example, suggested to be pro
22 gaming, I think it was appropriate testimony, and the

1 oral testimony, I agree with Commissioner Lanni, I
2 don't think personal attacks are warranted in the case
3 of Commissioner Lanni, nobody will ever find a person
4 with greater integrity than he.

5 Jim Dobson knows that I've supported the
6 fact that a very disproportionate share of the
7 research money has gone to research about the social
8 impacts of gaming, and about the problems of
9 pathological gambling, but I think that all of these
10 presentations have been extremely balanced.

11 If somebody thinks they weren't balanced,
12 I think it's because they may have come here looking
13 for an overall negative story, and I think the fact
14 that there isn't an overall negative story here,
15 there's a story of progress, and problems, and a
16 community that's addressing those problems, probably
17 more effectively than most communities. Does that
18 mean gaming is right for everybody? Absolutely not.

19 But, I think that's why communities ought
20 to be able to decide for themselves, and in the
21 union's report this morning reference was made to
22 Bridgeport. I worked for our union in southern

1 Connecticut for more than 20 years, I was very proud
2 of the members of Local 54 who came last night and
3 this morning and told what decent wages and good
4 benefits have meant to them and to their families. I
5 know personally a lot of exactly the same kinds of
6 people that live in Bridgeport, Connecticut, and they
7 can't tell those stories, because they voted for
8 gambling and somebody else, mostly people of great
9 wealth in surrounding Fairfield County, decided they
10 shouldn't have that opportunity, and gave them, as was
11 played out earlier today, no option. I would like to
12 be able to hear those same kinds of stories from the
13 people of Bridgeport.

14 So, I think that all of you from Atlantic
15 City, Atlantic County, the state of New Jersey, have
16 done a tremendous job in telling your story, and I'm
17 very grateful for the time that you've taken to do
18 that.

19 CHAIRMAN JAMES: Commissioner Moore.

20 COMMISSIONER MOORE: I'd just like to say
21 to the Senator that I, frankly, think he's right on
22 the 15 percent, that disturb me any at all, because in

1 my observation all over this country there is about
2 four percent of the people that aren't employed, no
3 one would want them to work for them, so they are
4 unemployable, and then you've got about ten more
5 percent, and we learned at the mission yesterday, I
6 think, they said that, you know, this is like any
7 place, like Mississippi, anywhere else, sometimes
8 there's just a place that a guy shows up. And so, ten
9 percent, a lot of those just show up here and stay
10 here because they can't get out of a lot of places,
11 and so suddenly they would be somewhat employable, as
12 you indicated by the casinos going door to door and
13 offering them a job, and working with them one on one.
14 So, the 15 percent doesn't necessarily disturb me at
15 all.

16 Mr. Simurda, I liked your report. I'm like
17 Mr. Lanni. I knew Mr. Lanni was a Catholic, and I know
18 that his wife, we've talked before, is a Presbyterian,
19 I'm a Presbyterian. The figures that you came out
20 with, I'm not a researcher, but looking on page six of
21 where you have them broken down, is about what I would
22 expect. Now, I would expect by a study that I've read

1 that came out of Mississippi State University, that on
2 a survey, as Mr. Lanni says, Catholics are more apt to
3 see no moral wrong in gambling. No, that's just a
4 fact, that's the teaching.

5 Now, Presbyterians are sort of the middle
6 of the road people. We are sort of the middle of the
7 road people, as you can see, that make a lot of money.
8 As you can see at the bottom of the page of the
9 breakdown of these churches, they are above the norm
10 in wage earnings.

11 Now, if you would -- there's other groups,
12 I believe, other churches, denominations, if you would
13 do this same survey, I would believe that you would
14 get a lot more negative studies than this, and I'll go
15 ahead and mention them because I was once a Baptist.
16 I believe if you would go and work or do something
17 with three Baptist churches your figures would be less
18 than this. This is just an assumption. I don't know
19 this, or anything about it, but I believe that.

20 So, this is, to me, as I can see this, my
21 friend, Mr. Bible, I can see a church, I believe a
22 church would need this, I believe especially a

1 Protestant church, where we do not have -- in my
2 church we don't have raffling, we don't have Bingo and
3 things of that nature, and so from the very beginning
4 in the preaching, or in the learning, the priests and
5 the Presbyterian minister, I believe, does have maybe
6 a different concept, whichever is right and whichever
7 is wrong, hey, I don't know. We'll just know if we
8 get up yonder. But, I don't think that -- I think
9 anything in moderation, you cannot find in the Bible,
10 I don't believe, a statement that it says it's a sin
11 to gamble, but moderation moves in on everything, sex,
12 alcohol, all of it.

13 CHAIRMAN JAMES: Don't you people up here
14 in New Jersey wish that you could talk like that? I
15 know you are jealous.

16 COMMISSIONER LANNI: It's more fun to
17 listen to is.

18 MR. SIMURDA: This study is not meant to be
19 representative of any sample other than churchgoing
20 Presbyterians.

21 COMMISSIONER MOORE: Oh, I understand.

22 CHAIRMAN JAMES: Other than churchgoing

1 Presbyterians --

2 MR. SIMURDA: That's all.

3 COMMISSIONER MOORE: I believe that this
4 represents --

5 CHAIRMAN JAMES: Fine, I'm just happy to
6 know that as a Presbyterian now I'm a moderate. That's
7 what you said.

8 Commissioner Lanni.

9 COMMISSIONER LANNI: Madam Chair, excluding
10 the thoughtful comments which Commissioner Wilhelm
11 made about me personally, I would like to certainly
12 endorse each of the comments that he made, as well as
13 Commissioner Moore, and to compliment you, Madam
14 Chair, and your staff, who I think did an excellent
15 job in putting this together.

16 And, on a lighter note, with my good
17 friend, Doctor Lorenz, who has chosen not to be with
18 us for this afternoon, I would say that she might want
19 to rethink her thoughts about my responsibility and my
20 integrity, my social consciousness, and that I might
21 be more of an ally than an enemy, because unlike her,
22 I wish she were here, I do think I can count, and

1 knowing the rules as I do of this organization, I
2 could move, and I shall not move, and I shall not
3 second a motion to end the Commission at this moment,
4 ask the Commission staff to write the report, because
5 we have a quorum and we could do that. That is not my
6 intent, my interest, and I wouldn't move it, and I
7 wouldn't second it, and thank you.

8 CHAIRMAN JAMES: Thank you.

9 Any other comments or questions addressed
10 to either this panel or by way of wrap up?

11 Let me just conclude by saying it has been
12 an extraordinary two days, and on behalf of the
13 Commission and on behalf of the Commission staff, to
14 thank all of those who were involved in helping us to
15 put together this site visit.

16 I think we came here with no agenda, other
17 than to allow the people in this area to tell their
18 story, and that you did, indeed.

19 It has been a wonderful two days, it's been
20 a grueling two days, and we do sincerely appreciate
21 that. We want to thank, particularly, the convention
22 center and their staff here, they have made our time

1 here very pleasant, and they helped with a lot of the
2 practical and logistical needs of this Commission.

3 You've set a standard for every other city
4 that we visit, and every other state that we visit,
5 and it will be difficult for them to live up to the
6 standard that you have set here.

7 With that, this Commission meeting is
8 ended. Thank you.

9 (Whereupon, the meeting was concluded at
10 4:56 p.m.)

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